

As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name, and I believe I am the original, first and sole inventor (if only one name listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled FRAUD DETECTION THROUGH FLOW RATE ANALYSIS, the specification of which (check applicable box(es)):

	is attached hereto. was filed on as U.S. A was filed as PCT internation	Application Serial No. onal application No. PCT/	/ / on	and (if applicable to U.S. or PCT	application) was amended or
ame with	ndment referred to above. I	acknowledge the duty to only claim foreign priority laborated also identified below any	disclose information who benefits under 35 U.S foreign application for	identified specification, including thich is material to the examination of identification. Including the control of the contr	f this application in accordance tion(s) for patent or inventors
Prior Foreign Application(s): Application Number			Country	D	ay/Month/Year Filed
I he	reby claim the benefit under	35 U.S.C. §119(e) of any l	United States provision	al application listed below:	
Prior Provisional Application(s): Application Serial No.			Day/Month/Year Filed		
subj	ect matter of each of the cla	ims of this application is a duty to disclose material i	not disclosed in such p nformation as defined	and PCT international applications I rior application in the manner provide in 37 C.F.R. 1.56(a) which occurred ion:	ded by the first paragraph of 3:
Prior U.S./PCT Application(s): Application Serial No.			Date/Month/Year Fil		tatus: patented, ending, abandoned
be to	nue and further that these st	atements were made with ection 1001 of Title 18 of t	the knowledge that wi the United States Code	nd that all statements made on inform llful false statements and the like so and that such willful false statement	made are punishable by fine o
1)	Inventor's Signature	Je mothy	ع.	Duckson Date	1/11/00
	Inventor's Name (typed)	Timothy	E.	Dickson	USA
		First	Middle Initial	Family Name	Citizenship
	Residence (City)	Greensboro		State/Foreign Country)	NC
	Post Office Address	1211 Hounslow Drive		Zip Code	27410
2)	Inventor's Signature			Date	
	Inventor's Name (typed)				
	inventor's Name (typed)	First	Middle Initial	Family Name	Citizenship
	Residence (City)	First	Middle Initial	Family Name State/Foreign Country)	Citizenship
	,	First	Middle Initial	•	Citizenship
3)	Residence (City) Post Office Address	First	Middle Initial	State/Foreign Country)	Citizenship
3)	Residence (City) Post Office Address Inventor's Signature	First	Middle Initial	State/Foreign Country) Zip Code	
3)	Residence (City) Post Office Address	First	Middle Initial Middle Initial	State/Foreign Country) Zip Code	Citizenship
3)	Residence (City) Post Office Address Inventor's Signature			State/Foreign Country) Zip Code Date	
3)	Residence (City) Post Office Address Inventor's Signature Inventor's Name (typed)			State/Foreign Country) Zip Code Date Family Name	

FOR ADDITIONAL INVENTORS, check box \square and attach sheet with same information and signature and date for each.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Timothy E. Dickson.

For: FRAUD DETECTION THROUGH FLOW RATE ANALYSIS

Filed concurrently herewith. Serial Number to be assigned.

Assistant Commissioner for Patents Washington, D.C. 20231

POWER OF ATTORNEY

Sir:

The undersigned, assignee of the entire interest in and to an application of Timothy E. Dickson for U.S. Letters Patent for **FRAUD DETECTION THROUGH FLOW RATE ANALYSIS**, serial number to be assigned, filed concurrently herewith, hereby appoints the firm of Coats & Bennett, P.L.L.C. comprising Larry L. Coats, Reg. No. 25,620, David E. Bennett, Reg. No. 32,194, Benjamin S. Withrow, Reg. No. 40,876, John R. Owen, Reg. No. 42,055, David D. Kalish, Reg. No. 42,706, Steven N. Terranova, Reg. No. 43,185, Taylor Davenport, Reg. No. 42,466, and Michael D. Murphy, Reg. No. 44,958 as its attorneys and/or agents with full power of substitution and revocation, to prosecute this application, to make alterations and amendments therein, to receive the patent, and to transact all business in the Patent and Trademark Office connected therewith.

Furthermore, in accordance with 37 CFR §3.73(b), the undersigned hereby states that the documentary evidence of a chain of title from the original owner to the assignee, i.e. assignment document referenced above, has been reviewed and the undersigned certifies that, to the best of assignee's knowledge and belief, title is in assignee who seeks to prosecute this application.

PLEASE ADDRESS ALL COMMUNICATIONS AND TELEPHONE CALLS TO: COATS & BENNETT, P.L.L.C., POST OFFICE BOX 5, RALEIGH, NORTH CAROLINA 27602 (919) 854-1844.

BY

Marconi Commerce Systems Inc.

Charles E. Carlson

Vice President, Secretary and

General Counsel

Date: (2 +))

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